

Information to identify the case:

Debtor 1	<u>Daniel J. Lowros</u>	Social Security number or ITIN	xxx-xx-5500
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10838-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel J. Lowros

12/13/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daniel J. Lowros
 Debtor

Case No. 17-10838-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db
 14675714 +Daniel J. Lowros, 323 E. Elm St., Titusville, PA 16354-1927
 14675720 +Armstrong, 437 N. Main St., Butler, PA 16001-4358
 14675721 +Northwest Bank, 100 Liberty St., Warren, PA 16365-2497
 14675722 +Northwest Bank, P O Box 788, 100 Liberty St., Warren, PA 16365-2497
 14675723 +Northwest Consumer Discount Co., P O Box 142, Titusville, PA 16354-0142
 14675724 RBC Citizzens Bank, P O Box 7092, Bridgeport, CT 06601-7092
 14675724 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
 14675726 +Select Portfolio Servicing, 10401 Deerwood Park BV, Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr
 +E-mail/Text: jmelaragno@iq7technology.com Dec 14 2017 02:01:54 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333

smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2017 02:00:27 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14675715 +EDI: CAPITALONE.COM Dec 14 2017 01:53:00 Capital One Bank, P O Box 30281,
 Salt Lake City, UT 84130-0281

14675716 +E-mail/Text: adminservices@cityoftitusvillepa.gov Dec 14 2017 02:01:27 City of Titusville,
 107 N. Franklin St., Titusville, PA 16354-1734

14675717 +E-mail/Text: bankruptcy.notices@hdfsi.com Dec 14 2017 02:01:37 Harley Davidson Credit,
 3850 Arrowhead Drive, Carson City, NV 89706-2016

14675718 E-mail/Text: bankruptcy.notices@hdfsi.com Dec 14 2017 02:01:37 Harley Davidson Credit Corp,
 Attn: Rider Services, P O Box 22048, Carson City, NV 89721-2048

14675719 +E-mail/Text: mwetherbee@mmchs.org Dec 14 2017 02:01:26 Meadville Medical Center,
 1034 Grove St., Meadville, PA 16335-2945

14675725 E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2017 02:02:01
 Select Portfolio Service Inc., P O Box 65250, Attn Bankruptcy Dept.,
 Salt Lake City, UT 84165-0250

14675727 +E-mail/Text: bankruptcydepartment@tsico.com Dec 14 2017 02:01:42 Transworld Systems,
 P O Box 15273, Wilmington, DE 19850-5273

14675728 EDI: USBANKARS.COM Dec 14 2017 01:53:00 US Bank, CB Disputes, P O Box 108,
 Saint Louis, MO 63166

14675729 EDI: USBANKARS.COM Dec 14 2017 01:53:00 US Bank, P O Box 6335, Fargo, ND 58125-6335
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 bkgroup@kmlawgroup.com
 John C. Melaragno, Trustee johnm@mplegal.com,
 jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Tamara Ochs Rothschild on behalf of Debtor Daniel J. Lowros trothschild@gmx.com

TOTAL: 4